

Exhibit 2

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PROGRESSIVE

Law Department

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progressive.com

March 22, 2001

Kent E. Baldauf, Jr.
Webb, Ziesenheim, Logsdon, Orkin & Hanson
700 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219

RE: Concierge Repair Service; Patent Application

Dear Kent:

To help familiarize you with our new Concierge claim service, enclosed are ³two brochures and an Authorization to Repair which describe important elements of this service. In addition, I have enclosed a flow chart which has been prepared by Steven Gellen, who is managing this project for Progressive.

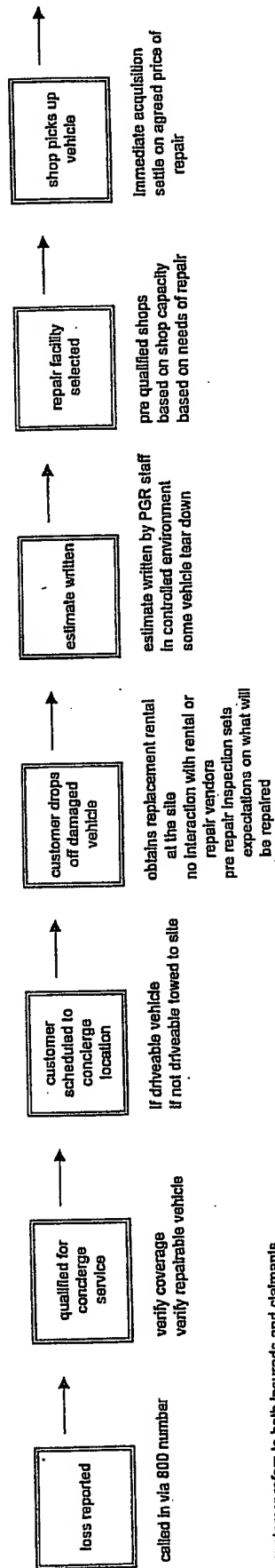
Very truly yours,

PROGRESSIVE CASUALTY INSURANCE COMPANY

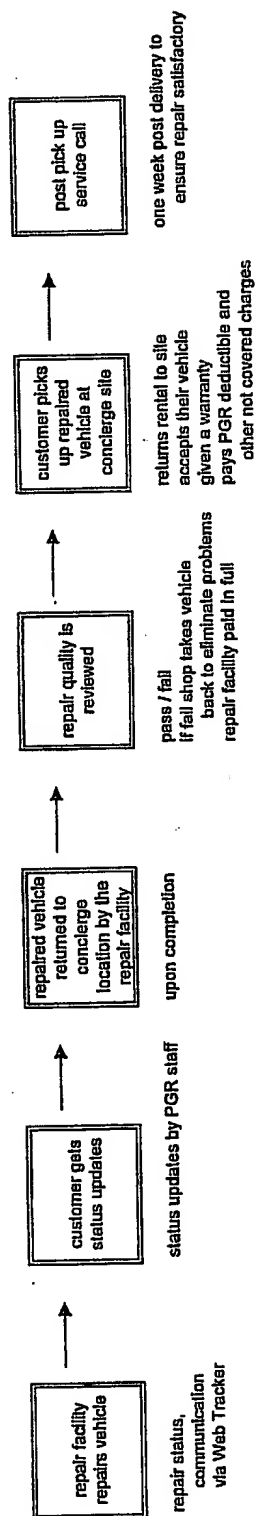


Dane A. Shrallow
Associate General Counsel

/jr



customer refers to both insureds and claimants
rental provided as appropriate given coverages
customer has the option of having unrelated prior damage fixed at their cost



PROGRESSIVE INSURANCE CONCIERGE CLAIMS SERVICE

You can control which repairs you work on

You will be notified via fax, e-mail or the Internet that there is a Progressive vehicle waiting to be repaired. You then have the option to decide if you want to view the vehicle damage online or in person and bid on the work. Within 24 hours of our issuing the notice, the repair job will be awarded to the best qualified repair facility based on cycle time and repair cost. You will be expected to pick up the damaged vehicle from the Progressive site and return it cleaned and repaired. When the vehicle is returned, a claim representative will go over the repairs with you.

Performance increases referrals

Our goal is to satisfy our customer by providing repairs that are:

- completed by the initial projected completion date.
- priced as indicated on the original estimate.
- of excellent quality and result in no further follow-up.

The more you help us deliver this level of service to our customers, the more work we refer to you. It's that simple.

Deal directly with Progressive

Progressive's claims representative will take care of all communication with the vehicle owner. This lets you focus on repairing cars rather than dealing with customer inquiries.

Progressive guarantee provided to our customers

Progressive provides our customer a written warranty for repairs. Since Progressive will re-inspect the vehicle after the repairs are completed, the vehicle will not be approved by Progressive until the repairs meet our high standards. In the unlikely event that the repairs are not approved by us, we will take the car back to the repair facility on our customer's behalf and give them a replacement car to drive while their car is being corrected. Ask our Progressive claim representative to show you the Warranty details.



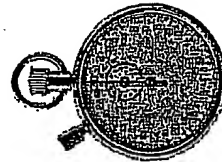
"Progressive's Concierge Claims Service is great because I can grow my business without investing in expensive customer amenities or advertising," said one body shop owner.

Progressive Concierge service is fast!

Progressive customers have told us that they are not satisfied until their vehicles are fully repaired.

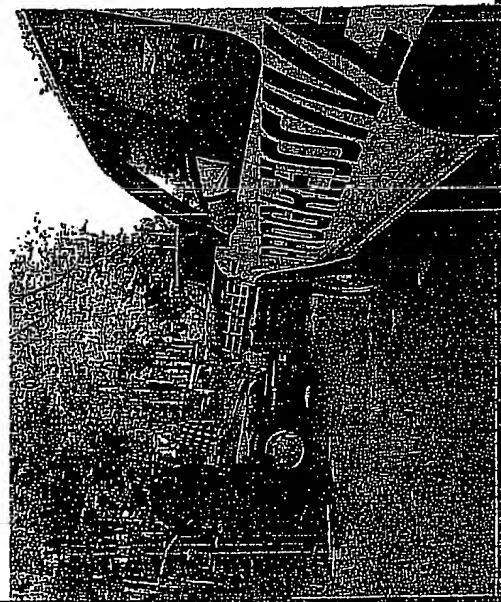
Progressive will help speed up the time to complete repairs by working with qualified repair facilities that have the capacity to complete the repairs quickly.

Working with us to provide a new level of service to customers can help you maximize your productivity, avoiding peaks and valleys in workflow.



The customer will know that your facility did the work

Great work could result in referrals beyond the work Progressive sends you. In addition to providing the customer a bottle of touch-up paint and a paid invoice describing the work completed, you may also give the customer your repair facility brochures and referral cards.



Concierge level service is Progressive's commitment to save our customers time and effort should their vehicle require collision repair. We will do this by providing customers a single point of contact (our claim representative) who arranges for pickup, repair, post-repair inspection and delivery back to our customer as part of our Immediate Response® claims service offered to them.

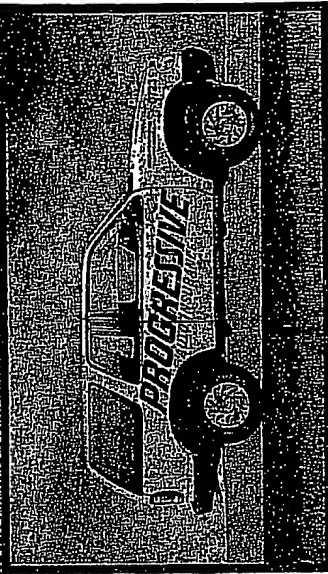
How it will work

Customers involved in an accident resulting in the need for collision repair will be given the option to choose — free of charge — a new level of service, Concierge Service, from Progressive.

When they do, they'll be assigned a claim representative who will serve as their single point of contact throughout the process. The claim representative will select the best qualified repair facility on our customer's behalf. To make this selection, Progressive will provide repair facilities an electronic image of the damaged vehicle along with a scope of repairs to be completed, or you may view the damaged vehicle in person, if you prefer.

We will ask your repair facility to present Progressive a bid on repair time and cost, and our selection of a repair facility will be primarily based on those two factors.

CONCIERGE SERVICE... A NEW
LEVEL OF CLAIMS SERVICE
AVAILABLE EXCLUSIVELY FROM
PROGRESSIVE



Help us deliver this new level
of service—and build your business
at the same time!

PROGRESSIVE®

Not what you'd expect from an insurance company.™